

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

LORRAINE E EWING
WILLIAM EWING JR
Debtor(s)

Case No. 19-13281-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/21/2019.
- 2) The plan was confirmed on 02/06/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/08/2023.
- 6) Number of months from filing or conversion to last payment: 51.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$73,450.00.
- 10) Amount of unsecured claims discharged without full payment: \$14,086.39.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$28,800.00
Less amount refunded to debtor	\$237.74

NET RECEIPTS: **\$28,562.26**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,833.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,268.62
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,101.62**

Attorney fees paid and disclosed by debtor: \$1,417.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASPEN COLLECTIONS	Unsecured	1,082.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,053.00	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	487.00	340.98	340.98	340.98	0.00
CITY OF PHILA	Secured	NA	219.74	219.74	0.00	0.00
CONTINENTAL FINANCE CO	Unsecured	422.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	277.00	NA	277.00	0.00	0.00
CVI SGP-CO ACQUISITION TRUST	Unsecured	NA	232.64	232.64	232.64	0.00
DIAMOND RESORT INTERNATIONAL	Secured	6,077.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	NA	4,335.11	4,335.11	4,335.11	0.00
ECMC	Unsecured	NA	4,562.55	4,562.55	0.00	0.00
FIRST PREMIER BANK	Unsecured	879.00	NA	585.00	0.00	0.00
GINNY'S INC	Unsecured	331.00	NA	NA	0.00	0.00
KAY JEWELERS	Unsecured	559.00	NA	559.00	0.00	0.00
KWARTLER MANUS, LLC	Priority	2,883.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	260.67	260.67	260.67	0.00
MASSEYS	Unsecured	NA	NA	NA	0.00	0.00
PA HIGHER EDUCATON ASSISTANCE	Unsecured	3,316.11	NA	NA	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Unsecured	NA	NA	149.55	18.82	0.00
PENNSYLVANIA DEPT. OF REVENUE	Priority	NA	4,373.68	1,911.21	1,911.21	0.00
PENNSYLVANIA DEPT. OF REVENUE	Secured	NA	2,312.92	2,525.69	2,525.69	0.00
PGW	Unsecured	NA	548.26	548.26	548.26	0.00
PORTFOLIO RECOVERY	Unsecured	581.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	295.00	294.60	294.60	294.60	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	736.90	736.90	736.90	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	444.18	444.18	444.18	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	537.08	537.08	537.08	0.00
PREMIER BANKCARD, LLC.	Unsecured	NA	585.10	585.10	585.10	0.00
PREMIER BANKCARD, LLC.	Unsecured	NA	283.42	283.42	283.42	0.00
QUANTUM3 GROUP	Secured	368.17	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	433.00	329.13	329.13	329.13	0.00
QUANTUM3 GROUP LLC AS AGENT F	Secured	NA	568.15	568.15	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	341.42	341.42	341.42	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	10,000.00	8,021.54	8,735.43	8,735.43	0.00
SWISS COLONY	Unsecured	300.00	NA	NA	0.00	0.00
TARGET	Unsecured	387.00	NA	NA	0.00	0.00
VERIZON	Unsecured	NA	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	500.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$8,735.43	\$8,735.43	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$3,313.58	\$2,525.69	\$0.00
TOTAL SECURED:	\$12,049.01	\$11,261.12	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,911.21	\$1,911.21	\$0.00
TOTAL PRIORITY:	\$1,911.21	\$1,911.21	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,402.59	\$9,288.31	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,101.62</u>	
Disbursements to Creditors	<u>\$22,460.64</u>	
TOTAL DISBURSEMENTS :		<u>\$28,562.26</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/04/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.